IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No. : 10/787,495 Conf. No.: 7298

Applicant : Stuart Horowitz, et al.

Filed : February 25, 2004

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Art Unit : 3609

Examiner : Kito R. Robinson

Title : Method for Efficient Investment and

Distribution of Assets

Docket No. : REL-8402 Customer No. : 24131

AMENDMENT

Mail Stop AF Amendment

Hon. Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

Responsive to the final Office Action dated September 8, 2008 kindly amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 16 of this paper.